

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JOEL EDWARD MURPHY
BONNIE LYNN MURPHY
Debtor(s)

Case No. 16-10928TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/19/2017, 03/15/2018, 11/19/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/28/2017, 08/22/2018, 03/12/2019, 05/06/2019.
- 5) The case was dismissed on 05/06/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,889.47.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,465.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$10,465.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,333.14
Court Costs	\$0.00
Trustee Expenses & Compensation	\$465.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,798.80

Attorney fees paid and disclosed by debtor: \$420.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CORADIUS INTERNATIO	Unsecured	6,504.28	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	919.00	919.01	919.01	0.00	0.00
ASPMO	Unsecured	105.00	NA	NA	0.00	0.00
AT & T MOBILITY	Unsecured	766.07	NA	NA	0.00	0.00
BELOTT LAW FIRM	Unsecured	615.97	NA	NA	0.00	0.00
CACH LLC	Unsecured	2,436.00	2,436.12	2,436.12	0.00	0.00
CARMEL FINANCIAL CORP	Unsecured	268.00	NA	NA	0.00	0.00
CCI CONTRACT CALLERS INC	Unsecured	1,450.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	5,892.00	5,892.18	5,892.18	0.00	0.00
CREDIT BUREAU COLLECTION SERV	Unsecured	15.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	202.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	15.00	NA	NA	0.00	0.00
DEL SOL MEDICAL CENTER	Unsecured	75.00	75.00	75.00	0.00	0.00
DIVERSIFIED CONSULTANTS	Unsecured	691.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	0.00	921.72	921.72	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	NA	NA	925.18	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	3,925.00	2,078.78	2,078.78	0.00	0.00
ERIE WATER WORKS*	Secured	146.65	442.71	0.00	0.00	0.00
FINANCE SYSTEM OF GREEN BAY IN	Unsecured	242.22	NA	NA	0.00	0.00
FIRST ENERGY*	Unsecured	439.17	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	600.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	426.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	451.00	NA	NA	0.00	0.00
FULL SERVICE NETWORK	Unsecured	237.00	NA	NA	0.00	0.00
GENOA - A QOL HEALTHCARE CO	Unsecured	328.89	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	3,396.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	97.00	NA	NA	0.00	0.00
J C CHRISTENSEN & ASSOCIATES	Unsecured	723.05	NA	NA	0.00	0.00
MBC INVESTMENTS	Unsecured	268.00	NA	NA	0.00	0.00
MEDICAL ASSOCIATION OF ERIE	Unsecured	60.00	NA	NA	0.00	0.00
MEDICOR ASSOCIATES INC	Unsecured	41.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	0.00	1,450.07	1,450.07	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	15.00	NA	NA	0.00	0.00
NORTHSHORE CLINICAL ASSOCIATE	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	483.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	6,487.00	6,504.28	6,504.28	0.00	0.00
ORION++	Unsecured	NA	313.60	313.60	0.00	0.00
ORTHOPAEDIC AND SPORTS MEDICI	Unsecured	682.00	NA	NA	0.00	0.00
OSTEOPATHIC CARDIOLOGY ASSOC	Unsecured	89.90	NA	NA	0.00	0.00
PATHOLOGY ASSOCIATES OF ERIE	Unsecured	48.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	14,802.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	708.00	708.00	708.00	0.00	0.00
REGIONAL HEALTH SERVICES	Unsecured	90.00	NA	NA	0.00	0.00
SOUTHWEST X RAY LP	Unsecured	6,311.00	NA	NA	0.00	0.00
STELLAR RECEIVABLES	Unsecured	233.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	91.21	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	314.00	NA	NA	0.00	0.00
UNITED COLLECTION SERVICE	Unsecured	981.00	NA	NA	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	NA	100.00	100.00	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	NA	347.00	347.00	0.00	0.00
UPMC HAMOT MEDICAL CENTER	Unsecured	50.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	1,801.80	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	17,035.08	17,295.56	17,295.56	1,774.67	881.80
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	3,393.16	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	16,324.79	16,214.96	0.00	4,009.73	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$17,295.56	\$5,784.40	\$881.80
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,925.68	\$0.00	\$0.00
TOTAL SECURED:	\$21,221.24	\$5,784.40	\$881.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,745.26	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,798.80</u>
Disbursements to Creditors	<u>\$6,666.20</u>

TOTAL DISBURSEMENTS : **\$10,465.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/03/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.